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Sent: Sunday, September 14, 2008 7:00 PM
To: Corbett, Kate (DPH)
Subject: Fall GIC News

Municipal Implementation Runs Smoothly, Saves Money, Say Town Officials

This July was the first opportunity for cities, towns, districts, charter schools, and planning councils to take advantage of the new municipal group insurance law, which allows municipalities the option of getting health insurance benefits for their employees and retirees through the GIC. New communities were pleased with both the transition and the savings that came with their move to the GIC.

Physician Tiering Catching On

Physician tiering as a means to improve health care quality while reducing costs (similar to the GIC's Clinical Performance Improvement Initiative) is beginning to be adopted by other purchasers and providers of health insurance. Through these programs, members pay lower co-pays when they visit better performing physicians, and in some plans, hospitals.

Optional Life Insurance Enhancement Effective October 1, 2008

Active state employees who have a qualified family status change during the year will soon be able to enroll in or increase their optional life insurance coverage without any medical review in an amount up to four times salary within 31 days of the qualifying event. **The family status change must occur on or after October 1, 2008.**

Turning Age 65 Questions and Answers

Q) *I'm turning age 65; what do I need to do? Should I enroll in Medicare Part A and/or Part B if I am eligible?*

A) If you are age 65 or over, call or visit your local Social Security Office for confirmation of your Social Security and Medicare benefit eligibility. If you (the insured) are eligible and if you are retired, you must enroll in Medicare Part A and Part B to continue coverage with the GIC. See the *Retiree/Survivor Benefit Decision Guide*, available on the GIC's website, for your health plan options.

If you are eligible but you continue working for the state or a participating municipality after age 65 DO NOT enroll in Medicare Part B until you (the insured) retire.

See our website for additional answers to questions about turning age 65 and the new "Turning Age 65 Q&A" brochure.

Flexible Spending Account Open Enrollment

October 6 – November 7

If you are a state employee looking to save money on your federal and state taxes, take advantage of the GIC's pre-tax benefits. Open enrollment for Flexible Spending Account (FSA) benefits will take place October 6-November 7 for 2009 calendar year benefits. **Current participants MUST re-enroll to receive benefits in 2009.**

Feeling Sad, Angry or Anxious?

Free Online Resource for All GIC Members

If you or someone you care about is feeling sad, angry or anxious, you may not be sure whether or not it's serious. Don't take a chance. Find out whether or not you or your loved one is depressed and needs help by taking advantage of United Behavioral Health's free, anonymous online resource for all GIC enrollees.

What You Can Do To Take Your Medications Safely

Medication safety means taking the right medication, at the right time and in the right way. Doing so can improve health and save lives. Here are some ways you can help avoid mistakes with your medications:

Changing Your Address

It's important to keep your address up to date with the GIC *AND* the post office so that you receive important information about your benefits. Be aware that if you do not let both the GIC and the post office know of your address change, the address the GIC has on file for you could be replaced by the address the post office has on record, as required by new U.S. Postal Service regulations. To process an address change, take the following steps.

The fall 2008 issue of the For Your Benefit newsletter includes these topics and more. Active employees will receive the newsletter at their agency during the third week of September.